

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT FY 2002 HOUSING COUNSELING GRANTS

New York

Albany County Rural Housing Alliance, Inc. (ACRHA)

Vorheesville, NY

\$17,383

ACRHA's mission is to develop, rehabilitate, and restore buildings and residences in rural and suburban Albany county in an effort to increase the quality and quantity of housing available, especially to citizens of low and moderate income status; and to provide technical assistance and educational programs to citizens, organizations and local governments concerning housing programs and opportunities. For FY 2001, ACRHA has served a total of 130 households. Short-term results - two clients obtained first home mortgages, while one client closed on a (HECM) reverse mortgage.

Asian Americans for Equality (AAFE)

New York, NY

\$19,122

AAFE has been in existence since 1974. Its goal has been to meet the housing needs of the Asian American community throughout the NYC area. It offers the following services: tenant counseling; neighborhood preservation and revitalization; housing development; housing rights; homeownership; fair housing and outreach; tenant counseling; community organizing, and a citizenship program. Services are available in the English or Asian languages. In 2001, AAFE provided individual homeownership counseling to over 600 potential homebuyers, securing mortgages for 65, and counseled 60 HECM clients. They enrolled over 75 families in the First Home Club.

Belmont Shelter Corp.

Buffalo, NY

\$17,962

Belmont Shelter Corp. was incorporated in 1977. The agency is located in the City of Buffalo and its target area for its housing counseling program is Erie County. Although it is located in the city, it schedules appointments with clients in their homes, places of employment, or other designated public buildings. It also conducts outreach sessions at town halls and community centers. The counseling services Belmont offers include: general housing; pre-purchase; pre-rental; rent delinquency; mortgage default; fair housing and discrimination issues.

Better Neighborhoods, Inc. (BNI)

Schenectady, NY

\$21,440

BNI has been a HUD-certified Housing Counseling Agency since 1977, and is the only HUD-certified agency in Schenectady County. BNI received a "best practices" award in 2000. In May 2002, they were recognized by the Capital District Center for Independence for promoting accessibility and affordable homeownership for individuals

with disabilities. The organization offers services in six areas: comprehensive housing counseling; housing renovation and construction; financing; construction training; tool library (lends tools to homeowners), and management of below-market rental housing. BNI's counseling program consists of the following: pre-purchase; mortgage default; rental assistance; HECM, and technical assistance. BNI served 389 clients in 2000, and during the past 5 years, one in five new clients in the pre-purchase program has closed on home loans. BNI's FY00 counseling directly prevented 23 foreclosures and saved an estimated \$690,000 in foreclosure costs.

Bishop Sheen Ecumenical Housing Foundation, Inc. (BSEHF)

Rochester, NY

\$18,500

BSEHF was founded in 1968. Its target area includes the following counties: Allegany, Cayuga, Chemung, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne, and Yates. BSEHF provides the following comprehensive counseling services: home ownership opportunities; pre-purchase; post-purchase; default/loss mitigation; credit; financial management and budget; property maintenance; renter assistance; HECM; home improvement/rehab; access to mortgage credit, and community outreach activities. BSEHF serviced 203 clients in 2001 with last year's HUD counseling grant. BSEHF is actively involved in developing seniors needing low income housing and assisted living arrangements.

Center City Neighborhood Development Corp.

Niagara Falls, NY

\$18,542

Center City Neighborhood Development Corp. has been in existence for twenty-one years. It provides housing services to low-income families in the center city area of Niagara Falls, NY. They administer rehabilitation grants of up to \$18,000 to bring homes up to code as well as managing a down payment and closing cost assistance program for families in homeownership counseling. For the HUD grant year FY00-01, 44 of the 445 families counseled in the homeownership program purchased homes. Center City offers the following counseling services: rental housing assistance; budgeting and credit counseling; fair housing; financing; pre-purchase; post-purchase; delinquency prevention; and HECM.

Chautauqua Opportunities, Inc. (COI)

Dunkirk, NY

\$22,600

COI is a Community Action Agency and Community Development corporation that serves Chautauqua County, a rural county in the southwest corner of NY State. It was incorporated in 1965. COI serves approximately 20,000 people each year, with almost 250 clients receiving homebuyer education yearly. COI's plan for its housing counseling program includes five major components: home ownership, keeping people in their homes, housing rehab, credit counseling for the purpose of achieving or retaining home ownership, and extending the opportunity for home ownership to groups who are traditionally underserved. COI provides the following counseling services: pre and

post-purchase; credit; advocacy with banks; rehab programs; and classes in homeowner responsibilities and loan management.

Community Action in Self Help, Inc. (CASH)

Lyons, NY

\$5,790

CASH was formed in 1970 to improve housing and community conditions in Wayne County. They provide homeownership counseling, rental and mortgage default counseling, and advocacy services. They estimate 350 families will receive assistance under the HUD grant. Additionally, CASH administers a down payment and closing cost assistance program for first time homebuyers.

Community Action Program of Madison County

Morrisville, NY

\$22,600

Community Action has been providing first-time homebuyers with pre-purchase counseling since 1992. The prior year's HUD grant allowed them to serve 153 families, and with this grant, they anticipate serving 220 families at a cost of \$125 per family. Last year, 35 families in the homebuyer education program closed on first time home purchases. Community Action administers its housing counseling program in partnership with the Madison County Planning Department. Community Action's First Time Homebuyers Program consists of the following: pre-purchase counseling; support for potential home buyers with barriers; assistance in home purchasing process; counseling in home and mortgage affordability concept; special mortgage/closing cost considerations for first-time homebuyers and post-purchase counseling.

Community Development Corp. of Long Island (CDC)

Centereach, NY

\$20,281

Founded in 1969, CDC's mission is to serve the needs of Nassau and Suffolk Counties' low and moderate-income families and individuals. CDC provides the following counseling services: homebuyer education; pre-purchase and post-purchase; mortgage delinquency; HECM; loss mitigation; general information about housing opportunities within the community. The CDC expects to provide counseling services to about 300 individuals and families a year.

Cortland Housing Assistance Council, Inc. (CHAC)

Cortland, NY

\$12,746

CHAC has been addressing the housing needs of residents of Cortland County since 1973. CHAC became a HUD-certified counseling agency in 1992. CHAC is a four-time recipient of the HUD housing counseling grant. CHAC offers the following counseling services: pre and post-purchase; money management; mortgage default; rent delinquency; displacement; relocation; energy conservation; home improvement; availability of housing rehab programs; availability of HUD homes in the area; and

HECM counseling. Last year's HUD grant allowed 367 families to receive counseling. This represented a forty eight percent increase from the prior year.

Cypress Hills Local Development Corp.(CHLDC)

Brooklyn, NY

\$20,860

Since its formation in May 1983, CHLDC has worked diligently and collaboratively with the Cypress Hills/East New York Community to offer much-needed housing services to all residents. In 2001, CHLDC counseled over 2600 clients. Of the clients facing foreclosure, five were assisted in obtaining HECM loans, 9 were able to bring their loans current or enter into repayment plans, and 6 successfully sold their properties. It has created a "one stop" housing counseling center that services over 2000 renters and homeowners a year. Additionally, it has developed nearly 200 units of affordable housing with public and private financing.

Family and Children's Association (FCA)

Hempstead, NY

\$19,701

With an operational budget exceeding 22 million dollars, Family & Children's Assn. Administers 40 different programs on Long Island. Recently, they received a 1.2 million dollar HUD grant under Project Headstart to provide rent supplements and other support services for recovering substance abusers. FCA also counsels applicants under the HUD sponsored down payment and closing cost assistance program for first time homeowners. They conducted outreach to seniors about reverse mortgages and assisted 105 homeowners last year in applying for the Nassau County Partial Property Tax Exemption.

Jamaica Housing Improvement, Inc.

Jamaica, NY

\$19,701

Jamaica Housing came into existence in 1983. Its target area is in District 12 in Queens, NY. However, the organization also provides services to individuals and families throughout NYC when required assistance is not available in their respective communities. This underserved population largely consists of homeowners with mortgages requiring intervention to prevent foreclosure. The agency provides the following housing counseling services: renter assistance-placement and relocation; tenant and landlord mediation; eviction prevention; budgeting; future delinquency prevention; homebuyer assistance; pre and post-purchase counseling; mortgage delinquency and default resolution; and HECM. Jamaica Housing was especially active in HECM counseling, and all 36 seniors who participated applied for and received loans for home improvement and foreclosure prevention. They greatly exceeded their goal in combating predatory lending by aiding 33 families in obtaining market rate refinancing loans to avoid foreclosure.

Long Island Housing Services, Inc. (LIHS)

Bohemia, NY

\$12,746

LIHS was first established in 1969 and was known at that time as Suffolk Housing Council. Presently, LIHS is the only agency on Long Island that provides a Comprehensive Housing Counseling Assistance Program, serving both Nassau and Suffolk Counties. LIHS provides the following counseling services: tenant/landlord; FHA mortgages; conventional mortgages; and HECM counseling. In the past two years, LIHS counseled over 6000 clients, including prospective homebuyers, through individual counseling or by agency-sponsored workshops for first-time homebuyers to educate consumers in conjunction with HUD, Fannie Mae, and various lending institutions.

Margert Community Corp.

Far Rockaway, NY

\$17,962

Margert Community Corp. was founded in 1980. Its primary mission is to help low and moderate-income persons, elderly tenants, and homeowners to maintain and upgrade existing housing. The staff has a total of over 50 years' experience and offers the following counseling services: first-time homebuyer education, homeowner financial counseling; pre- and post-purchase mortgage counseling; mortgage default and foreclosure prevention; tenant assistance; and HECM. Margert currently serves over 500 individual households a year. Its newly established Urban Homeownership Center is accessible by public/private rental areas, new development sites, including the NYC Edgemere Urban Renewal Area, which plans for the new construction of over 700 units of one-to-four-family housing.

Metro Interfaith Services, Inc.

Binghamton, NY

\$15,000

Metro Interfaith was first approved by HUD to provide comprehensive housing counseling services in 1972. Metro Interfaith is listed as a Preferred Counseling Agency with the National Center for Home Equity Conversion. Metro Interfaith offers a comprehensive housing counseling program to resident in their target area: Broome, Tioga, Chemung, Tompkins, and Delaware Counties. Metro Interfaith offers the following counseling services: pre-purchase; HECM; mortgage default; pre-rental; rental delinquency; post-occupancy; home improvement/rehab; energy conservation; housing consumer education; and displacement/relocation counseling. In the prior year, Metro Interfaith assisted 161 HUD clients.

National Urban League (NUL)

New York, NY

\$760,328

A housing counseling provider for over 30 years, the National Urban League (NUL) coordinates a network of 24 local affiliates that provide housing counseling in 18 states. NUL affiliates provide comprehensive counseling, including pre- and post-purchase counseling. Additionally, NUL affiliates tailor their services to address the unique needs of the communities they serve. For example, NUL affiliates provide education and outreach on predatory lending and fair housing issues, directing clients to mortgage products with flexible underwriting criteria, and encouraging the 'unbanked' to use

financial services as a way to enhance their credit worthiness. NUL also coordinates their counseling activities with a diverse group of public and private organizations in unique and creative ways that benefit their clients. For example, NUL is working with Fannie Mae to develop a flexible mortgage instrument that will lessen low-income and minority reliance on the sub-prime market.

Neighbors Helping Neighbors, Inc. (NHN)

Brooklyn, NY

\$22,020

NHN serves people in the Brooklyn, NY area. After funding cuts temporarily shut down the organization in 1988, NHN went back into business and in 2000, 200 people attended homeownership sessions, and 25 clients received mortgage default counseling. NHN recently moved to a barrier-free office, and plans to increase annual attendance in homeownership counseling to 500 and help 40 homeowners resolve mortgage defaults in addition to other service goal increases. The counseling programs offered are: pre-purchase; rehab lending; home repair; HECM; foreclosure prevention; tenant assistance; budgeting and credit counseling; and affirmative fair housing awareness.

Neighborhood Housing Services of NYC (NHS)

New York, NY

\$10,427

NHS has been incorporated since 1982. NHS targets traditionally underserved and minority neighborhoods in Manhattan, Brooklyn, Staten Island, the Bronx, and Queens. Since 1982, it has assisted over 100,000 residents. It provides the following counseling services: pre and post-purchase counseling; foreclosure prevention, and predatory lending education. As a full-cycle lender, NHS provides a continuum of services – financial, technical, and educational.

Northfield Community Local Development Corp.

Staten Island, NY

\$13,905

Northfield Community LDC was founded in 1978 by the merchants and residents of Port Richmond, Staten Island, to improve the quality of life for Staten Island residents by upgrading and creating affordable housing, improving economic development opportunities, and providing life enhancing cultural and educational activities. In 2001, the agency counseled 370 clients, primarily in homeownership counseling. Two families became first time homeowners.

Open Housing Center, Inc.

New York, NY

\$5,790

The Open Housing Center was founded in 1964 and remains NYC's only full-service, nonprofit fair housing agency serving the five boroughs. In 2000, approximately 700 people received housing counseling, and they expect to increase to 1000 the total of

clients served. The agency has received four previous Housing Counseling Grant awards. The Center's rental counseling services include the following: information on city, state and federal fair housing laws; discriminatory practices; landlord/tenant rights and responsibilities; eviction and foreclosure prevention; navigating housing court and landlord negotiations. Its homebuyer services include the following: pre-purchase; default and foreclosure prevention; financing and HUD or other government foreclosure-sale purchases.

Opportunities for Chenango, Inc. (OFC)

Norwich, NY

\$16,640

Although OFC did not apply for HUD funding in FY00, it continued to promote affordable housing opportunities for Chenango County residents. After helping 50 families become homeowners with HUD HOME funds from 1997 to 2000, OFC has once again embarked upon a NYS Small Cities program with CDBG funding to help 25 families become first-time homebuyers, and has leveraged almost 5 million dollars since 1993. HUD-certification has allowed OFC to receive tuition scholarships for its counselors to attend training.

Putnam County Housing Corp. (PCHC)

Carmel, NY

\$19,701

The PCHC was approved as a HUD Housing Counseling Agency on February 11, 1993. In 2001, PCHC counseled 31 potential mortgagors, and is currently working with 30 families in the Family Self-Sufficiency Program (FSS) to set personal financial goals, including education and employment, which will result in home ownership. PCHC offers the following counseling activities: pre-purchase/pre-rental; mortgage default and rent delinquency; post-occupancy; HECM; home improvement and rehab; displacement and relocation; pre-foreclosure sale and debt management or liquidation.

Rockland Housing Action Coalition (RHAC)

Chestnut Ridge, NY

\$15,644

For the past two years, RHAC has partnered with local lending institutions, small businesses, elected representatives, and nonprofit agencies to develop a small business loan program to provide the credit and budget counseling that low-income residents need to become successful entrepreneurs. They also have a comprehensive housing counseling program for first-time homebuyers that has been in operation for approximately seven years. RHAC provides assistance to residents of the Rockland County, NY area. They have developed seventy-four new homes for low income first time home purchasers who have completed homeownership counseling. A recent project, Franklin Commons Condominiums, had been abandoned by a private developer for several years. RHAC acquired the property, paid over \$90,000 in back taxes, and sold the units to low income families. These new homeowners are paying over \$44,000 per year in local taxes. Its main areas of homebuyer education are: credit, budget, homeownership, and foreclosure prevention.

Rural Sullivan County Housing Opp., Inc. (RSCHO)

Monticello, NY

\$15,000

RSCHO, formed in 1981, is a community based nonprofit housing organization serving the residents of Sullivan County. RSCHO is the only HUD-approved housing counseling agency in Sullivan County. RSCHO received HUD approval in July 1986. In 2000, RSCHO counseled 977 families, and increased this number to 1410 households the next year. They have registered 25 families in their eighth Home Buyers Club who become eligible to participate in a down payment and closing cost assistance program. RSCHO offers the following counseling services: pre-purchase; HECM; referral to community resources; potential renters; mortgage defaults; home improvement/rehab; fair housing; and money management and budgeting.

Rural Ulster Preservation Co., Inc. (RUPCO)

Kingston, NY

\$17,383

RUPCO was organized in 1981 to create housing opportunities for low and moderate-income households in Ulster County. RUPCO has been an approved HUD counseling agency since 1993. It provides the following counseling services: pre-purchase; delinquency/default; HECM; post-purchase; rental and single-family rehab counseling. RUPCO counseled 15 families on reverse mortgages and 6 families subsequently applied for HECM loans. For 2001, they completed 383 housing counseling sessions. RUPCO has 184 families in their First Home Club working to meet savings goals, and 35 have purchased homes.

South Bronx Action Group, Inc.

Bronx, NY

\$5,211

For over thirty years, South Bronx Action Group has provided an array of housing related services to Bronx residents. They provided services to over 12,000 individuals in 2000. They partnered with Nos Quedamos in providing counseling and homeownership programs to purchasers of new and rehabilitated housing developed by Nos Quedamos. In addition to housing counseling, they provide immigration support services, and translate forms, documents and procedures for individuals with language barriers.

The Housing Council in the Monroe County Area, Inc.

Rochester, NY

\$20,281

The Housing Council was founded in 1971 to advocate for the development of housing opportunities for low and moderate-income persons in the Monroe county, NY area. It provides the following comprehensive housing counseling services: tenant/landlord issues; pre-purchase; HECM; mortgage default counseling; homelessness and at-risk counseling services; budget and life skills. All counseling services are available in both English and Spanish. In 2001, the Housing Council directly assisted more than 37,000

individuals regarding various housing issues. More than 60 families purchased homes after receiving homeownership counseling.

Westchester Residential Opportunities, Inc. (WRO)

White Plains, NY

\$19,701

WRO has been a HUD-certified Comprehensive Counseling Agency since 1984. WRO serves all of Westchester County, NY, and frequently assists residents of the Bronx and other counties who are seeking to move to Westchester. WRO provides the following counseling services: rental housing search assistance; eviction prevention; delinquency and default counseling; landlord/tenant advocacy and education; HECM; senior housing assistance; Project SHARE (for seniors); Elderly Hispanic outreach; Shelter Plus, Independent Living, the Supported Housing Program (for the disabled); pre- and post-purchase housing counseling. WRO counseled 360 individuals in eight homebuyer education workshops in 2001. 75% of the 300 female-headed households in pre-purchase counseling have begun credit repair and savings programs. Members of WRO's First Home Club are eligible for matching \$5,000 down payment grants from the Federal Home Loan Savings Bank after completing workshops totaling 30 hours. WRO's volunteer corps draws on the extensive experience of active and retired professionals in the financial services industry.

West Harlem Group Assistance, Inc.

New York, NY

\$17,962

West Harlem Group Assistance has dedicated itself to providing homeownership counseling to help low to moderate income New York City residents become first time homeowners. They offer mortgage and rental counseling to combat homelessness by avoiding needless foreclosures and evictions. They administer a community-based program funded by HUD to move low income clients to financial self-sufficiency. They hope to be awarded funding by the US Commerce Dept. to provide Harlem residents with computer literacy skills to obtain unsubsidized moderate-income employment with advancement opportunities. They have also applied to HUD for funds under the Youthbuild Program which is designed to provide housing, education, and job opportunities for low income Harlem residents.